

Information to identify the case:

Debtor 1 **Gregory D Jusinski**
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: **18-19349-KCF**

Social Security number or ITIN xxx-xx-4178

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gregory D Jusinski

8/10/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Gregory D Jusinski
Debtor

Case No. 18-19349-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 53

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db Gregory D Jusinski, 425 Newark Ave, Piscataway, NJ 08854-4442
517518612 CMRE Financial Services, Inc, 3075 E Imperial Hwy Ste 200, Brea, CA 92821-6753
517518611 Citibank, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
517518616 Gs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
517518619 JFK Vascular PHYS REV, PO Box 11913, Newark, NJ 07101-4913
517518623 Marcus: by Goldman Sachs, Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
517518626 Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177
517518634 Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517518636 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Ste 3000, Highlands Ranch, CO 80129-2386
517518637 Stpc/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
517518651 University Radiology Group Pc, 307 Wall St, Princeton, NJ 08540-1515
517518650 University Radiology at Rwj Ll, 307 Wall St, Princeton, NJ 08540-1515
517518652 Vital Recovery Services LLC, PO Box 923747, Peachtree Corners, GA 30010-3747
517518653 Volkswagen Credit, PO Box 5215, Carol Stream, IL 60197-5215
517518655 Volkswagen Credit, PO Box 5215, Carol Stream, IL 60197-5215
517518631 paypal credit account, PO Box 105658, Atlanta, GA 30348-5658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2018 23:48:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2018 23:48:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517518608 EDI: CAPITALONE.COM Aug 11 2018 03:13:00 Capital One, PO Box 26625, Richmond, VA 23261-6625
517518609 EDI: CAPITALONE.COM Aug 11 2018 03:13:00 Capital One NA, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517518610 EDI: MERRICKBANK.COM Aug 11 2018 03:13:00 Cardworks/CW Nexus, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
517518614 EDI: RCSFNBMARIN.COM Aug 11 2018 03:13:00 Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
517518613 EDI: RCSFNBMARIN.COM Aug 11 2018 03:13:00 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
517518617 E-mail/Text: jkatsios@gsicollections.com Aug 10 2018 23:47:45 GSI Recovery LLC, PO Box 1026, Bloomfield, NJ 07003-1026
517518615 EDI: PHINGENESIS Aug 11 2018 03:13:00 Genesis Bankcard Svcs, 15220 NW Greenbrier Pkwy Ste 200, Beaverton, OR 97006-5762
517518618 E-mail/Text: masmith@jfjkhealth.org Aug 10 2018 23:48:53 JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
517518620 EDI: CBSKOHLS.COM Aug 11 2018 03:13:00 Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
517518621 +EDI: CBSKOHLS.COM Aug 11 2018 03:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517518622 E-mail/Text: bk@lendingclub.com Aug 10 2018 23:48:46 Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517518624 EDI: MERRICKBANK.COM Aug 11 2018 03:13:00 Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
517518625 EDI: PHINGENESIS Aug 11 2018 03:13:00 Midamerica/milestone/g, PO Box 4499, Beaverton, OR 97076-4499
517518627 E-mail/Text: bnc@nordstrom.com Aug 10 2018 23:47:26 Nordstrom Signature Visa, Colorado Service Center, PO Box 6555, Englewood, CO 80155-6555
517518628 E-mail/Text: bnc@nordstrom.com Aug 10 2018 23:47:27 Nordstrom/Td Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
517518629 EDI: AGFINANCE.COM Aug 11 2018 03:13:00 Onemain, PO Box 1010, Evansville, IN 47706-1010
517518630 EDI: AGFINANCE.COM Aug 11 2018 03:13:00 Onemain Financial, ATTN: Bankruptcy Department, 601 NW 2nd St # 300, Evansville, IN 47708-1013
517518632 E-mail/Text: bankruptcy@prosper.com Aug 10 2018 23:48:48 Prosper Marketplace In, 101 2nd St Fl 15, San Francisco, CA 94105-3672
517518633 E-mail/Text: bankruptcy@prosper.com Aug 10 2018 23:48:48 Prosper Marketplace Inc, PO Box 396081, San Francisco, CA 94139-6081
517518635 EDI: SEARS.COM Aug 11 2018 03:13:00 Sears/Cbna, PO Box 6283, Sioux Falls, SD 57117-6283
517518639 EDI: RMSC.COM Aug 11 2018 03:13:00 Syncb/Car Care Pep B, PO Box 96060, Orlando, FL 32896-5060
517518640 EDI: RMSC.COM Aug 11 2018 03:13:00 Syncb/Car Care Pep Boy, PO Box 965036, Orlando, FL 32896-5036
517518643 EDI: RMSC.COM Aug 11 2018 03:13:00 Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
517518638 EDI: RMSC.COM Aug 11 2018 03:13:00 Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
517518641 EDI: RMSC.COM Aug 11 2018 03:13:00 Syncb/dks, PO Box 965005, Orlando, FL 32896-5005
517518642 EDI: RMSC.COM Aug 11 2018 03:13:00 Syncb/lowes, PO Box 965005, Orlando, FL 32896-5005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517519760 +EDI: RMSC.COM Aug 11 2018 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517518644 EDI: RMSC.COM Aug 11 2018 03:13:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
517518645 EDI: RMSC.COM Aug 11 2018 03:13:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
517518646 EDI: RMSC.COM Aug 11 2018 03:13:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
517518647 EDI: RMSC.COM Aug 11 2018 03:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
517518648 EDI: WTRRNBNK.COM Aug 11 2018 03:13:00 Target, C/O Financial & Retail Svcs Mailstopn BT,
PO Box 9475, Minneapolis, MN 55440-9475
517518649 EDI: WTRRNBNK.COM Aug 11 2018 03:13:00 Td Bank USA/Targetcred, PO Box 673,
Minneapolis, MN 55440-0673
517518656 E-mail/Text: vci.bkcy@vwcredit.com Aug 10 2018 23:48:19 VW Credit Inc, 1401 Franklin Blvd,
Libertyville, IL 60048-4460
517518654 E-mail/Text: vci.bkcy@vwcredit.com Aug 10 2018 23:48:19 Volkswagen Credit, Inc, PO Box 3,
Hillsboro, OR 97123-0003

TOTAL: 37

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

Daniel E Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com; familyclient@straffilaw.com; bktrustee@straffilaw.com; dstraffi@ecf.epiqsystems.com
 Daniel E. Straffi on behalf of Trustee Daniel E Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com; familyclient@straffilaw.com; bktrustee@straffilaw.com; dstraffi@ecf.epiqsystems.com
 Kevin B. Zazzera on behalf of Debtor Gregory D Jusinski kzazz007@yahoo.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4